



My Next Steps: Beginning the Retirement Process



Question

My service member is approaching retirement. Where do we start?



Answer

Retiring from the military is a tremendous accomplishment for your service member and your family. After many years of dedicated service, your service member has earned many benefits, including a pension; continued health care coverage and access to commissaries, Exchanges and many MWR facilities and services. Retirement from the military is a unique experience for each family. You may feel a range of emotions as you and your service member embark on the next chapter of your lives. As a military spouse, you are part of this transition too. Understanding the retirement process and how you can be involved can help ease your family's transition from active duty to veteran family status.

The first step in the retirement process is for your service member to contact the military personnel office on your installation to determine his or her eligibility to retire and to request a retirement date. Next, encourage your service member to contact the transition assistance office on your installation. The Department of Defense requires that transitioning service members participate in pre-retirement counseling with a transition counselor and attend transition assistance program briefings related to VA benefits, employment, skill translation and financial readiness. Your service member can begin TAP training as early as 24 months prior to his or her projected retirement date. Attending and participating in transition training as early as possible is highly recommended. You are encouraged to participate in transition training with your service member.

In addition to completing the requirements of TAP, your service member is required to undergo a separation history and physical examination at a military medical treatment facility or a VA health facility 180 to 90 days before his or

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her retirement date. If your service member is planning to file a Veterans' Affairs disability compensation claim for an injury or illness related to military service, he or she can use the results of the SHPE when submitting the claim. Your service member can contact the local military treatment facility or a VA facility to schedule an appointment for a separation physical.

An important and often misunderstood decision you and your service member should make prior to retirement is whether to enroll in the Survivor Benefit Plan. SBP is an insurance plan that provides surviving spouses with a monthly income to help make up for the loss of retirement income in the event of a retired service member's death.

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Resources at a Glance

Retirement Information by Service Branch

- [Army](#)
- [Navy](#)
- [Marine Corps](#)
- [Air Force](#)



Answer (cont.)

To learn more about SBP, watch the MySTeP video and review the corresponding fact sheet entitled, “Understanding the Survivor Benefit Plan.” You are required to attend the SBP briefing with your service member, so, together, you can make an informed decision about SBP.

Retirement from the military requires a series of additional steps to ensure your service member completes appropriate paperwork, gathers important documents and meets with the offices and personnel necessary for military retirement. Some branches of the military may be able to assign a

representative to help service members navigate the retirement process. Ask the retirement services office on your installation about this personalized retirement support.

Congratulations on your service member’s upcoming retirement! Your family has served alongside your service member and will be feeling the many emotions that come with retiring from a life you have come to know so well. Continue to support your service member and your family with the transition resources available to you.



Steps to Consider

These “Steps to Consider” are not meant as a checklist. Use the suggestions to facilitate a discussion with your service member.

- Know your service member’s retirement eligibility date. Ask your service member to log in to [MilConnect](#) to review his or her service dates. Decide together when the best time will be for your service member to retire. Then, encourage your service member to [contact](#) the local military personnel office to request a retirement date.
- Discuss your goals for your life after retirement from the military with your service member. Having an understanding of what your family would like to do and where you would prefer to live will help guide your decisions and actions.
- Attend a pre-retirement briefing with your service member 24 months before the retirement date. [Contact](#) the transition assistance office near you to learn about upcoming briefings.
- Attend transition counseling and training with your service member. You can also access training online through the [Department of Defense Transition Assistance Program](#) website. Review the MySTeP video, “Military-Sponsored Transition Resources and Training,” to learn more.
- Encourage your service member to ask for personalized support with the retirement process. [Contact](#) the installation’s retirement services office to learn if this service is available.
- Would your service member be interested in participating in a retirement ceremony? Each service branch recognizes the transition from active duty service to retirement. [Contact](#) the retirement services office on your installation to learn more.
- Research your Survivor Benefit Plan options. Watch the MySTeP video, “Understanding the Survivor Benefit Plan,” to learn more.
- A separation physical is required for retirement and should be completed prior to the start of transition leave. [Contact](#) your local military treatment facility or [VA health center](#) for details and appointments.
- Develop a plan to work toward your goals and identify tasks you will need to complete as your service member’s retirement date nears. Review the MySTeP section of the MySECO website to find topics relevant to your family, and connect with the resources shared to get answers to your questions and guide your decisions.



Resources

Installation Resources

Locate a military personnel office: <https://installations.militaryonesource.mil/>

- In the dropdown menu, choose “I’m looking for a program or service.” Then, type in “Personnel Support Office” in the “I’m choosing from” text field. Next, you’ll be asked to filter by installation or zip code. After making your selection, select the “Search” button.



Resources (cont.)

Locate a retirement services office : <https://installations.militaryonesource.mil/>

- In the dropdown menu, choose “I’m looking for a program or service.” Then, type in “Retirement Services” in the “I’m choosing from” text field. Next, you’ll be asked to filter by installation or zip code. After making your selection, select the “Search” button.

Locate a military treatment facility: <https://installations.militaryonesource.mil/>

- In the dropdown menu, choose “I’m looking for a program or service.” Then, type in “Hospitals/Medical Treatment Facility(s)” in the “I’m choosing from” text field. Next, you’ll be asked to filter by installation or zip code. After making your selection, select the “Search” button.

Locate a transition assistance office: <https://installations.militaryonesource.mil/>

- In the dropdown menu, choose “I’m looking for a program or service.” Then, type in “Transition Assistance Program” in the “I’m choosing from” text field. Next, you’ll be asked to filter by installation or zip code. After making your selection, select the “Search” button.

Department of Defense and Virtual Resources

- Department of Defense Transition Assistance Program: <https://www.dodtap.mil>
- MilConnect: <https://milconnect.dmdc.osd.mil/milconnect/>

Retirement Information by Service Branch

- Army: <https://soldierforlife.army.mil/Retirement>
- Marine Corps: <https://usmc-mccs.org/cycle/transition/>
- Navy: <https://www.public.navy.mil/bupers-npc/career/retirement/Pages/default.aspx>
- Air Force: <https://www.afpc.af.mil/Retirement/>

Department of Veterans Affairs Resource

- VA Health Facility Locator: <https://www.vets.gov/facilities/>
 - Select Facility Type “Health,” and enter your location information.



Notes

Related MySTeP Topics

Transition Assistance and Training

- Military-Sponsored Transition Resources and Training

Health Care, Dental and Vision

- Health Care and Insurance: Options for Families with a Service Member Retiring from the Military

Retirement and Separation Planning

- Understanding the Survivor Benefit Plan

Financial Planning for Transition

- Understanding Military Retirement Pay under the Legacy Retirement System